



The Impact of Occupational Injuries on Workers and their Families: 25 Years of Research

Presentation to:
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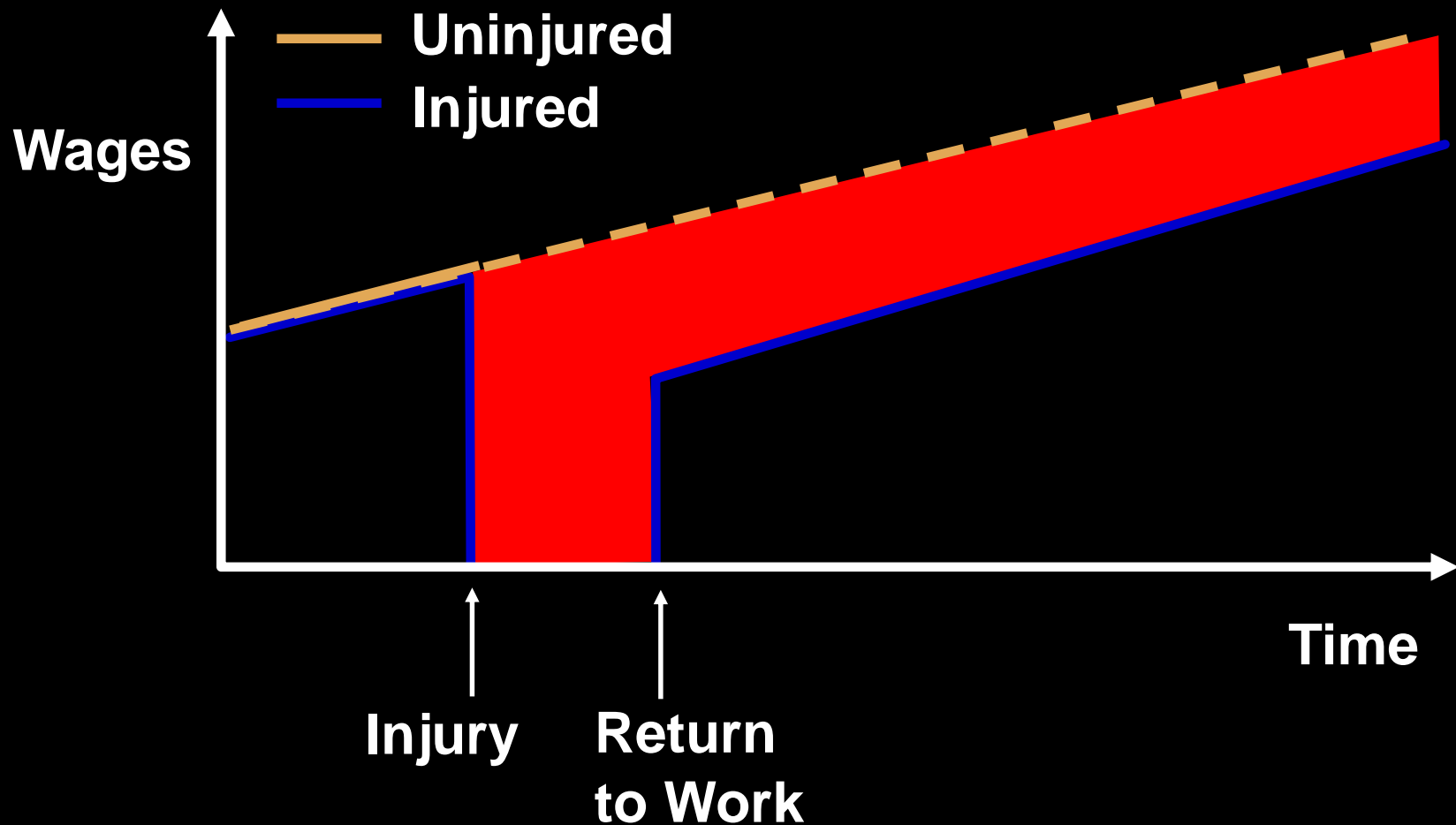
Research supported by the National Institute for Occupational Safety and Health, the U.S. Department of Labor, the California Commission on Health, Safety, and Workers' Compensation, and the State of New Mexico

Why We Underestimate the Impact on Workers of Occupational Injuries

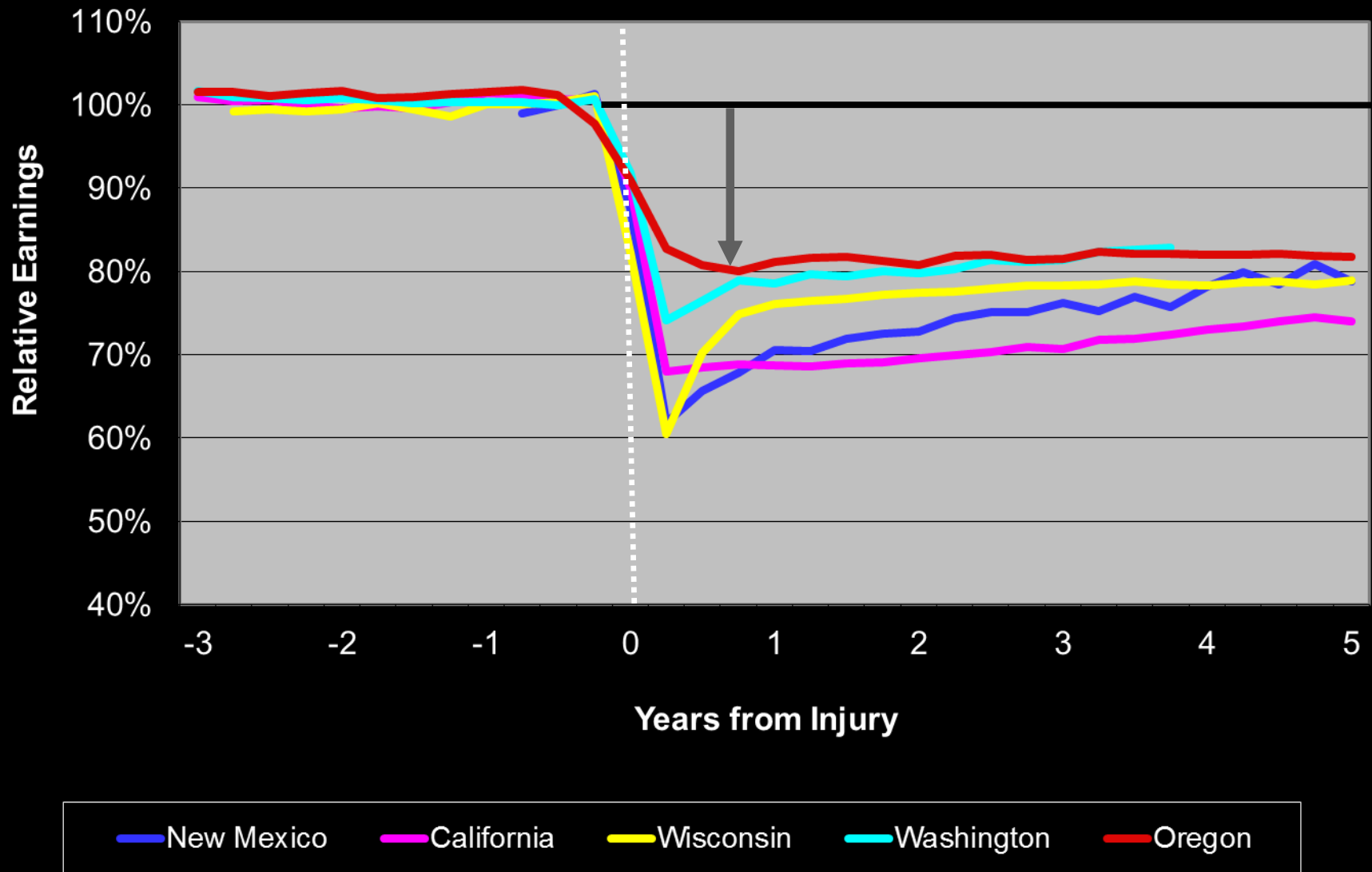
- **Lost earnings are higher than we think**
- **Workers' comp replaces a small fraction of losses**
- **Many injuries go uncompensated**
- **Non-economic losses are surprisingly high**
 - **Family roles are affected substantially**
 - **Long-term health and lifespan are diminished**

Lost Earnings and WC Benefits

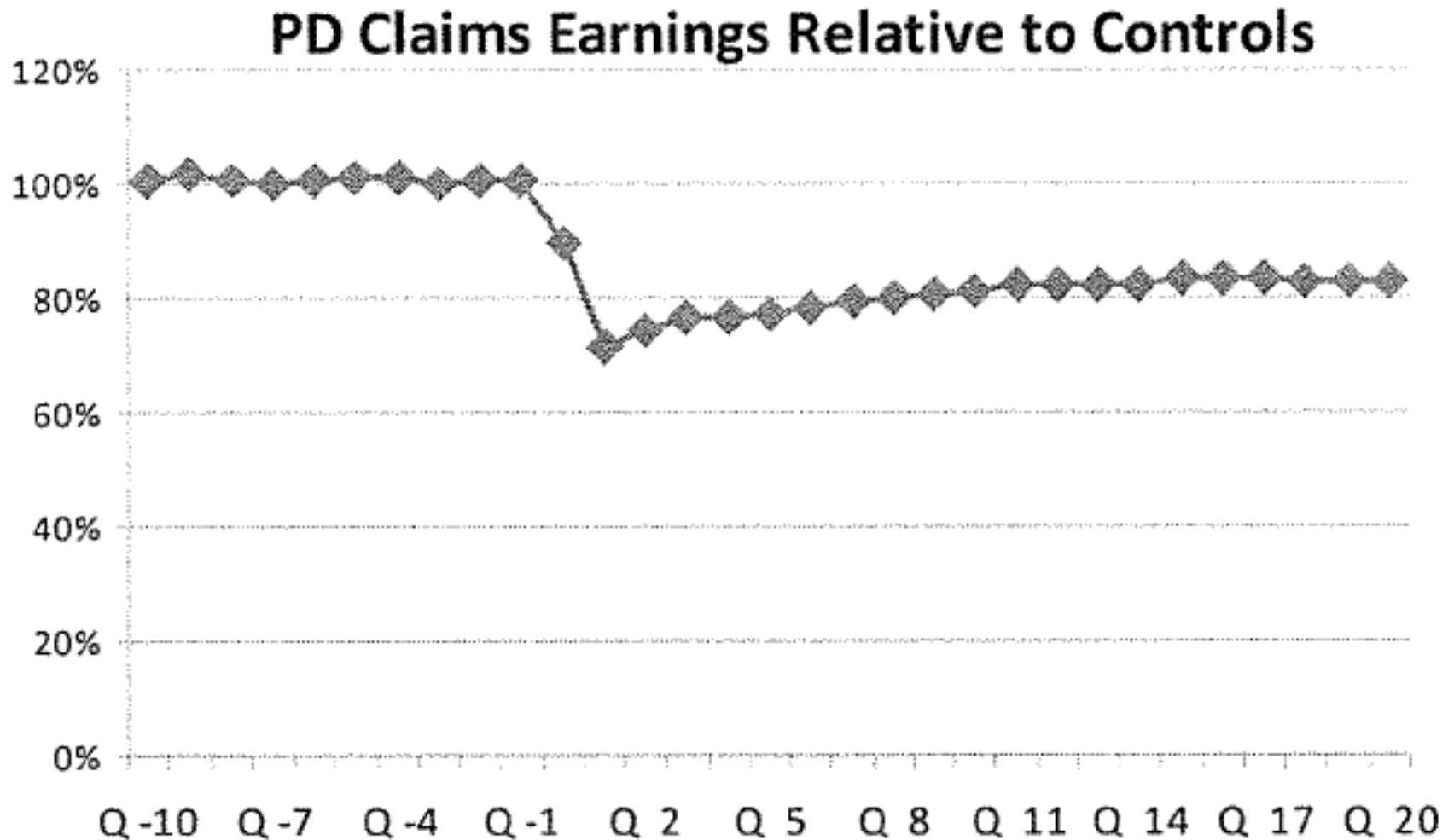
Lost Earnings: Permanent Disability



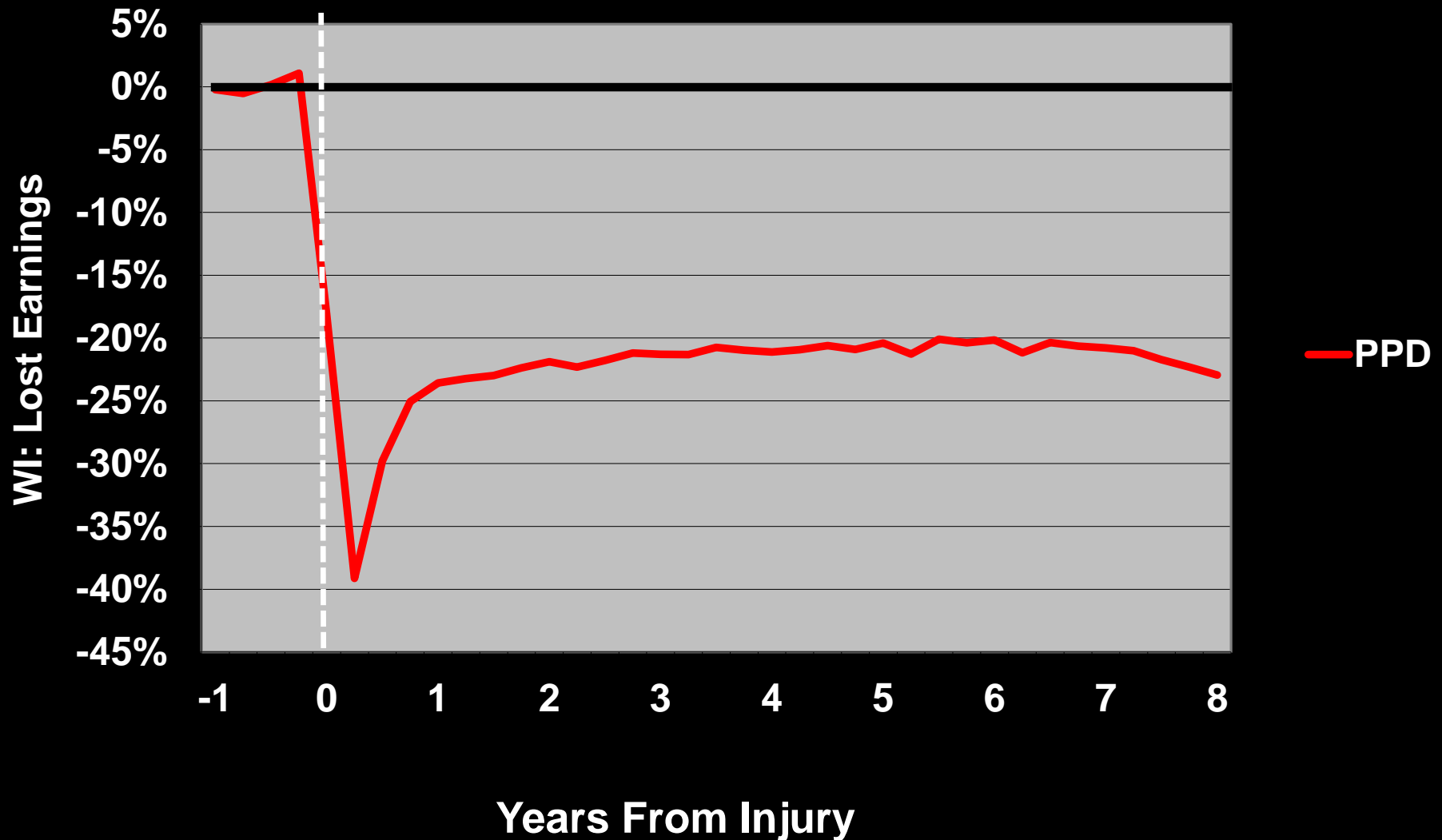
Relative Earnings: Workers with PPD / Uninjured



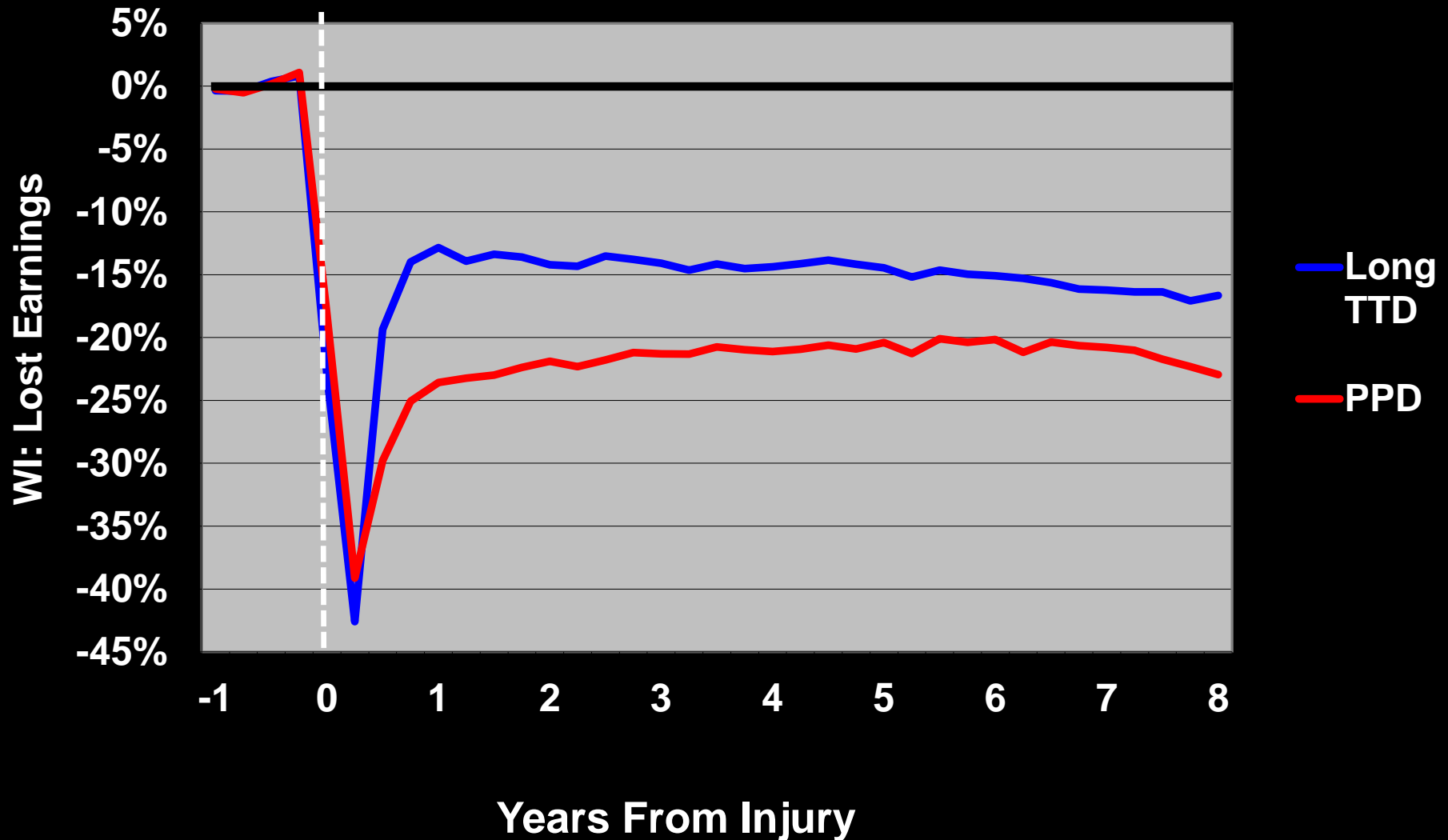
Montana PPD Losses



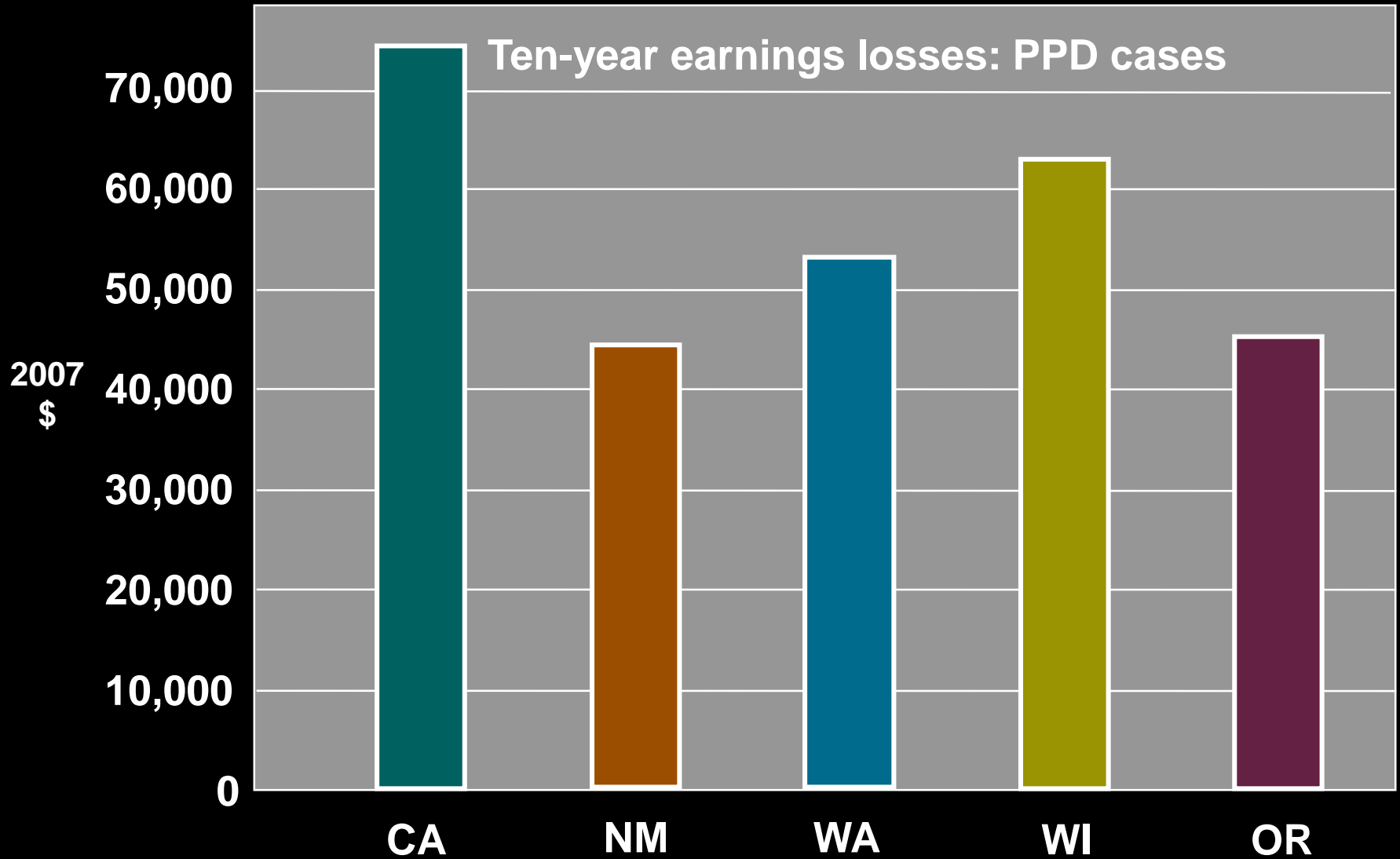
PPD Losses Continue for Many Years: WI



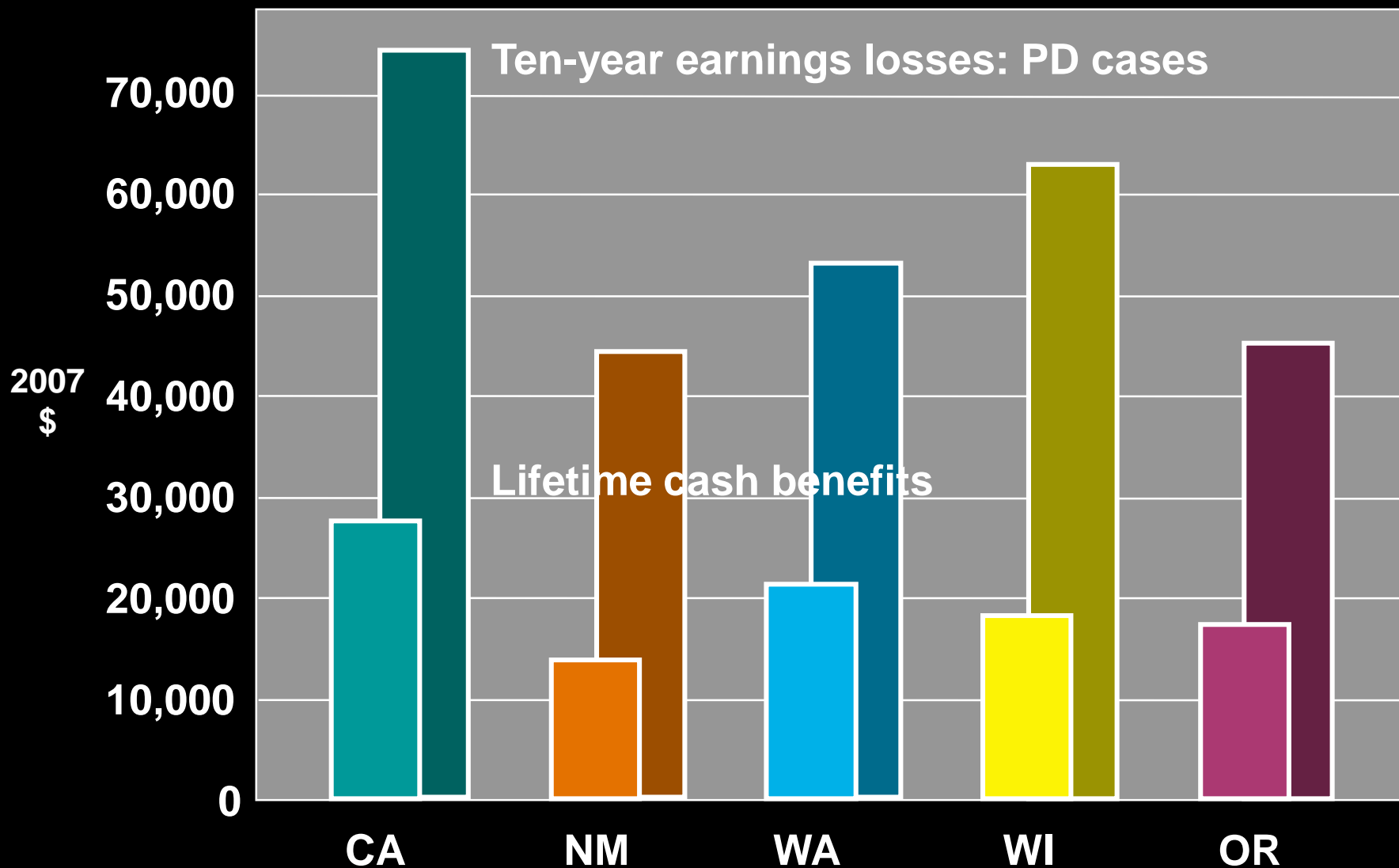
Losses in Long TTD Cases: WI



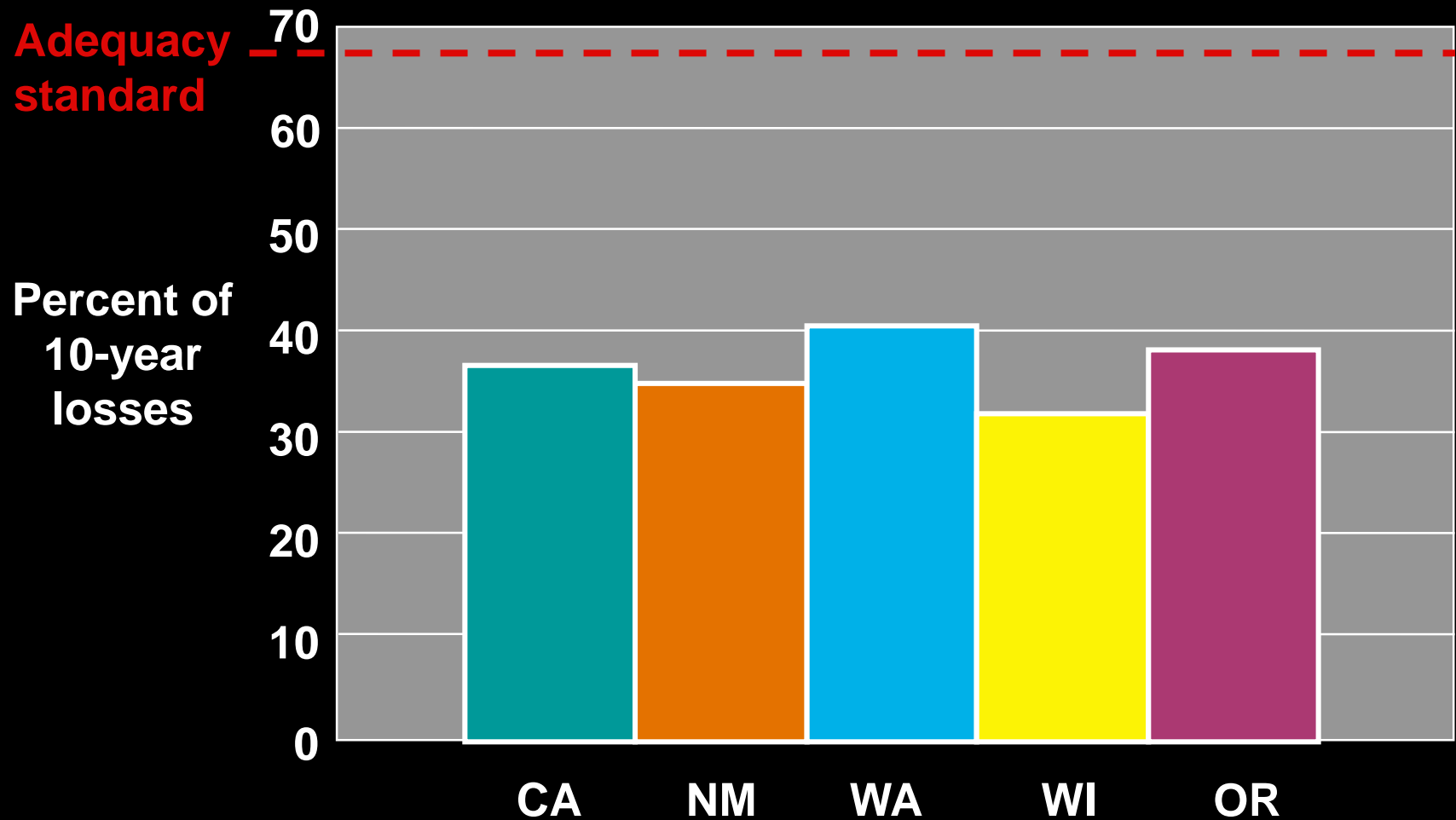
Losses are Between \$44,000 and \$75,000



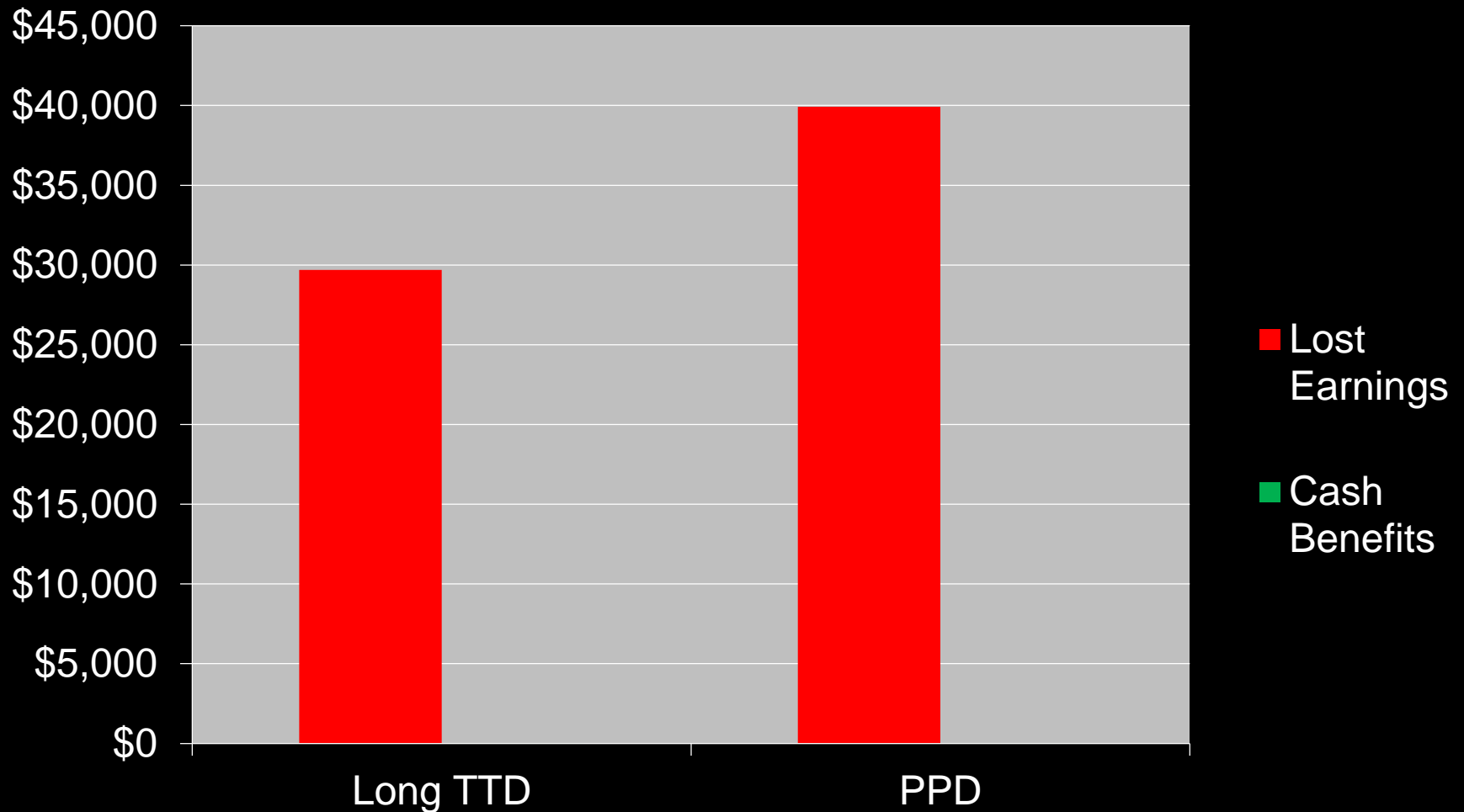
Benefits are Much Less than Losses



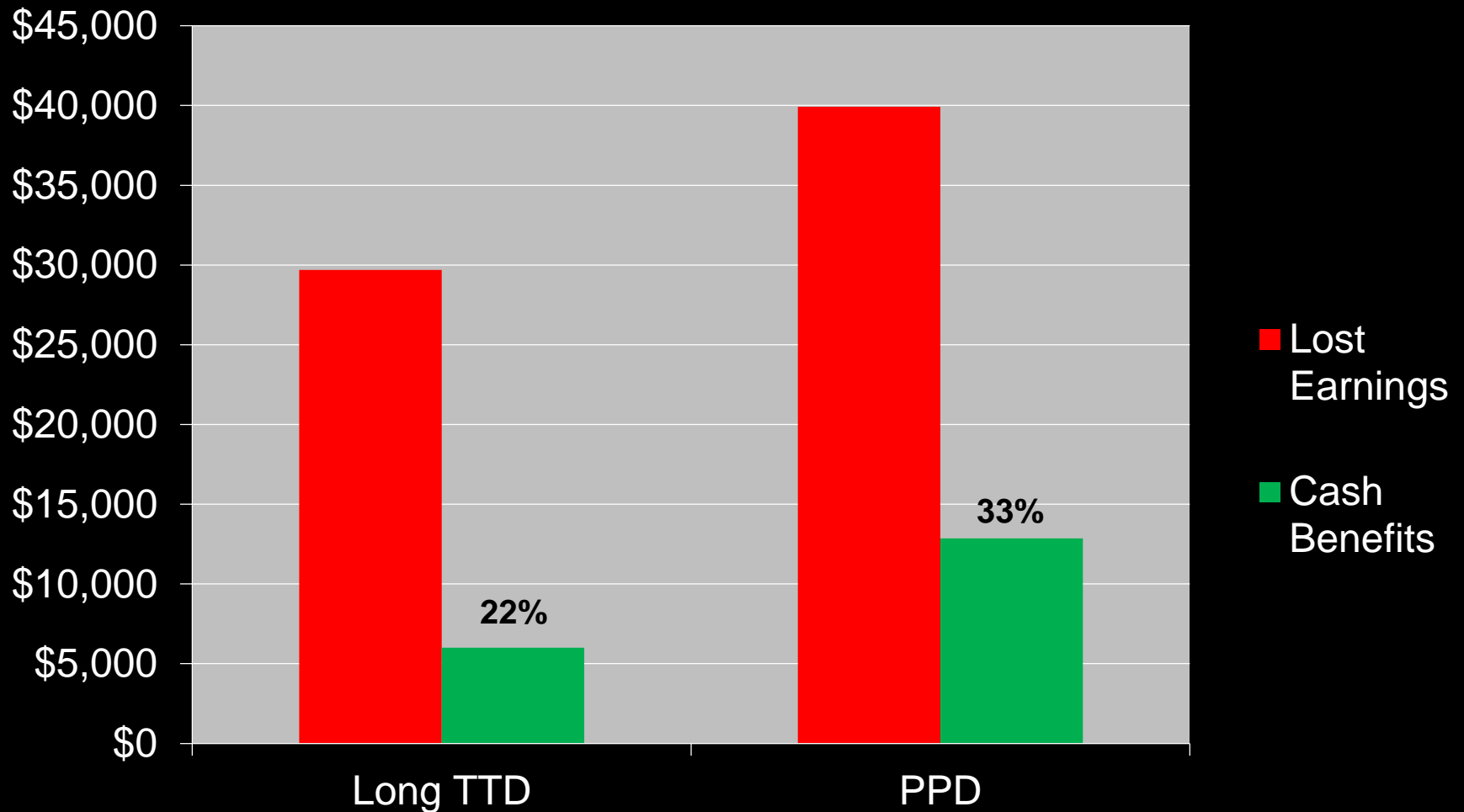
PPD Replacement Rate: from 32-41%



NM Lost Earnings and Benefits: 10 years



NM Lost Earnings and Benefits: 10 years

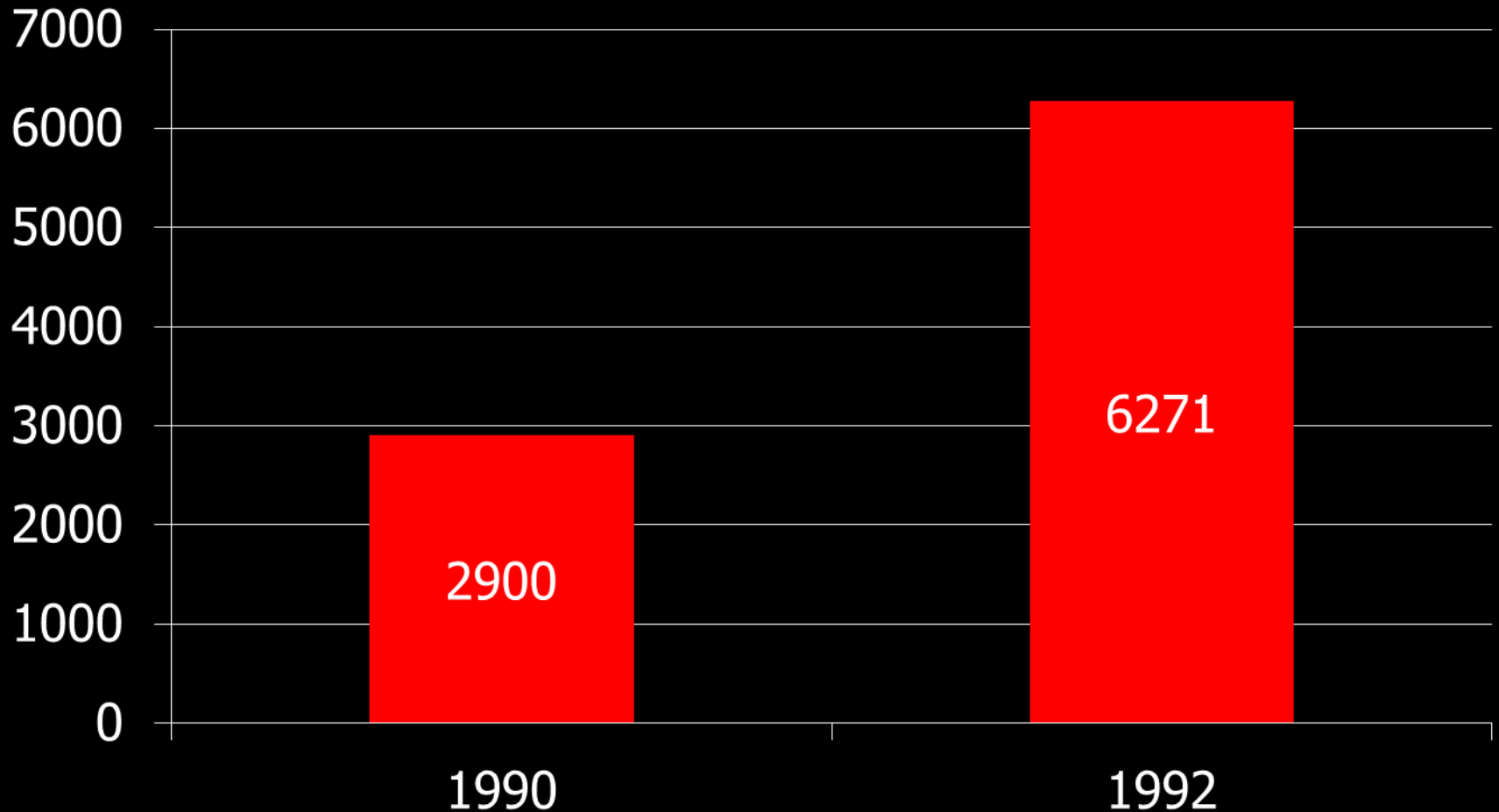


Claims are a Fraction of Eligible Injuries

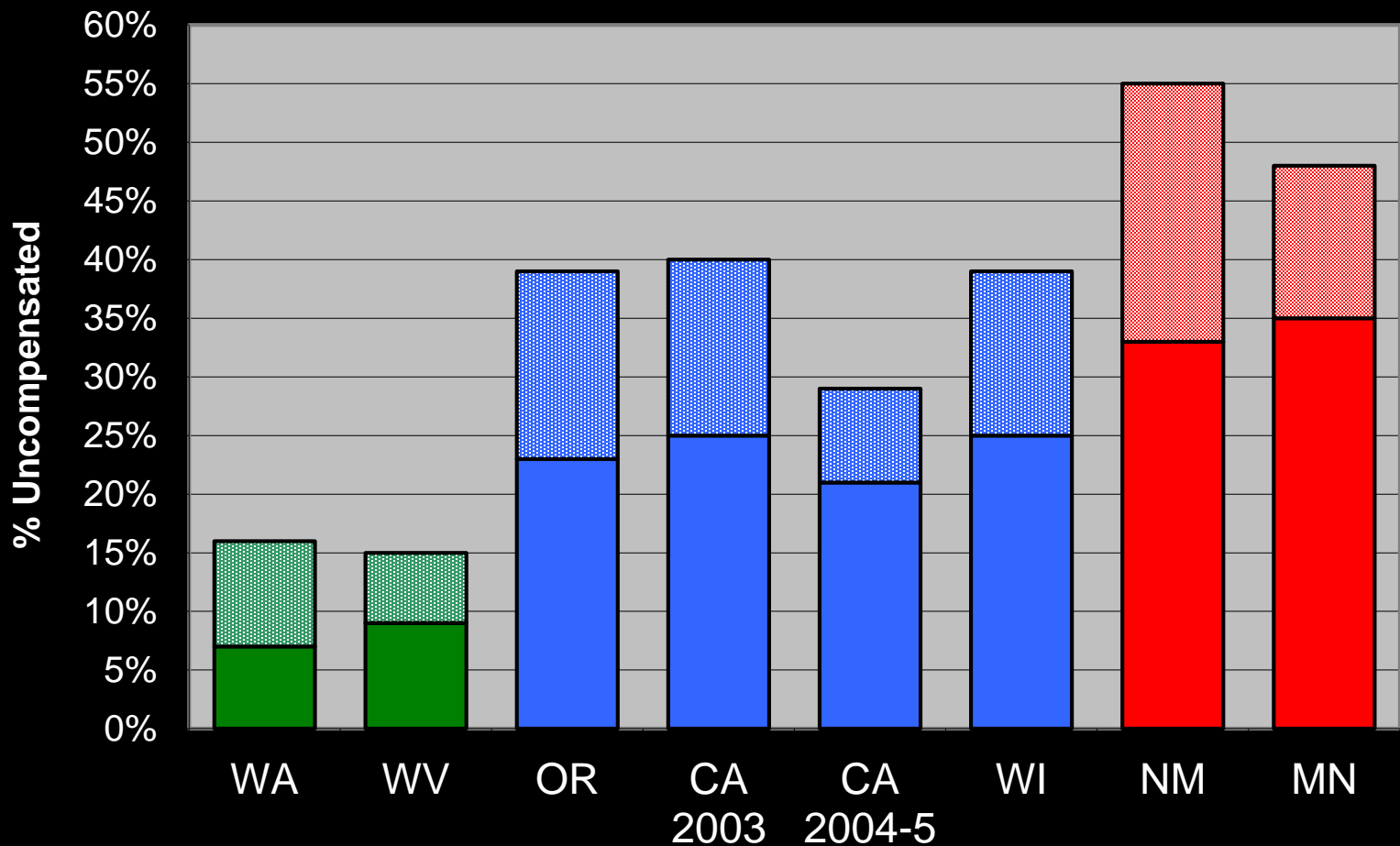
Number of Reported Workplace Fatalities



Number of Workplace Fatalities



Many Eligible Injuries Uncompensated



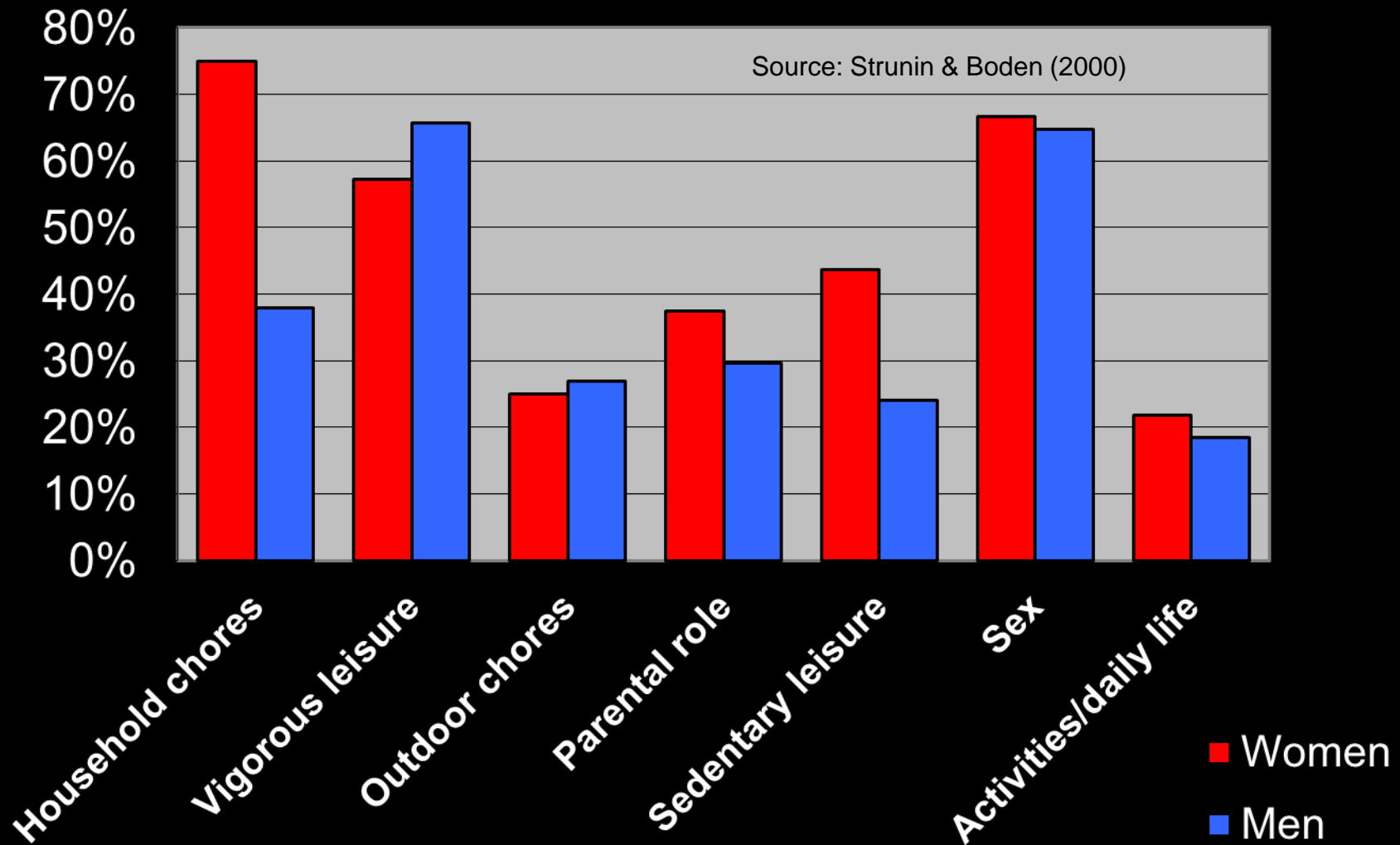
Impact of Lack of Benefits

- **Workers' comp is main source of replacement for lost earnings**
- **Those who do not get WC incur greater financial losses**
- **Employer safety incentives may be reduced**

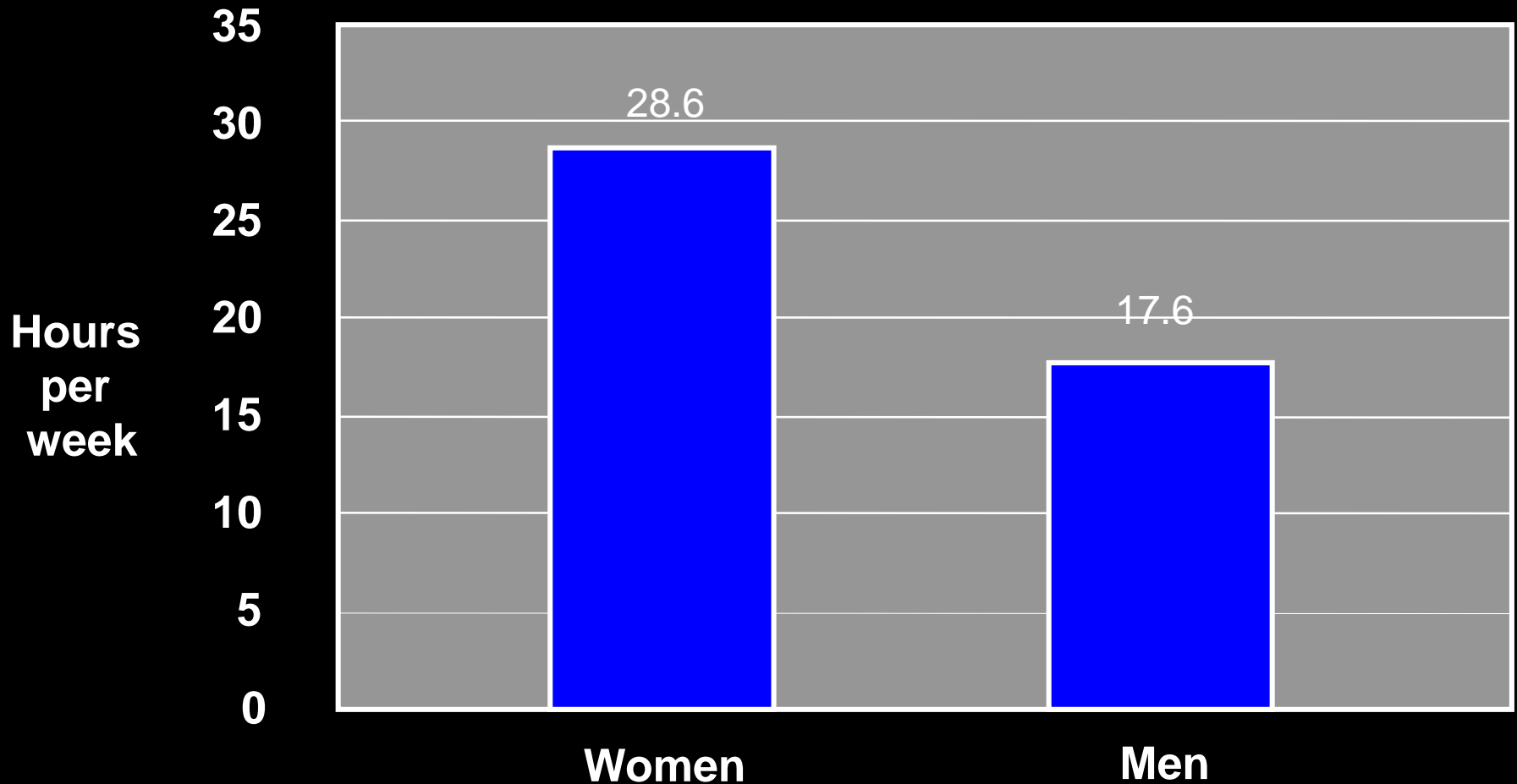
Non-Economic Costs

Limitations on Family and Social Roles from Workplace Back Injuries, Florida

Percent describing limitation

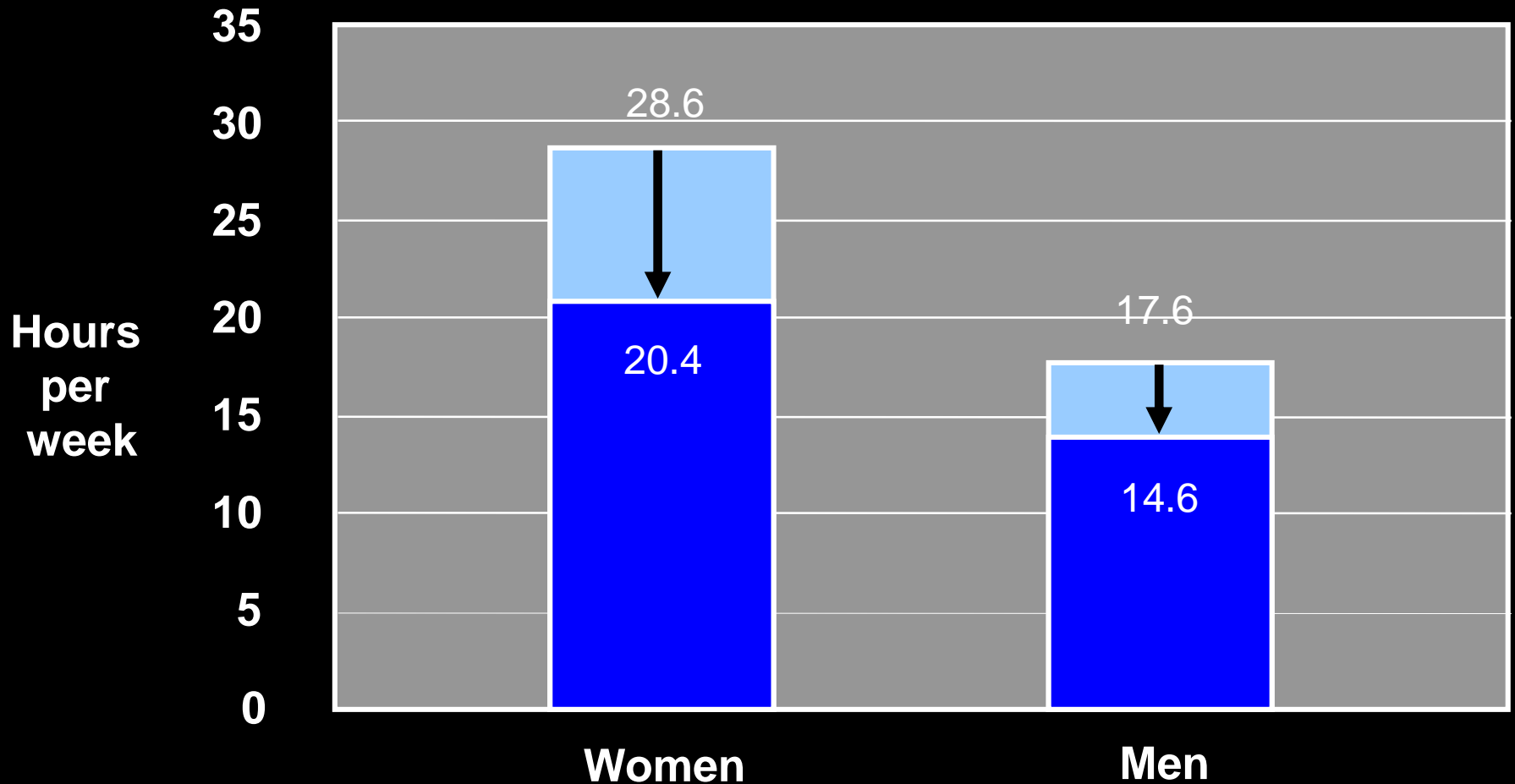


Caregiving Hours Before MSD Onset



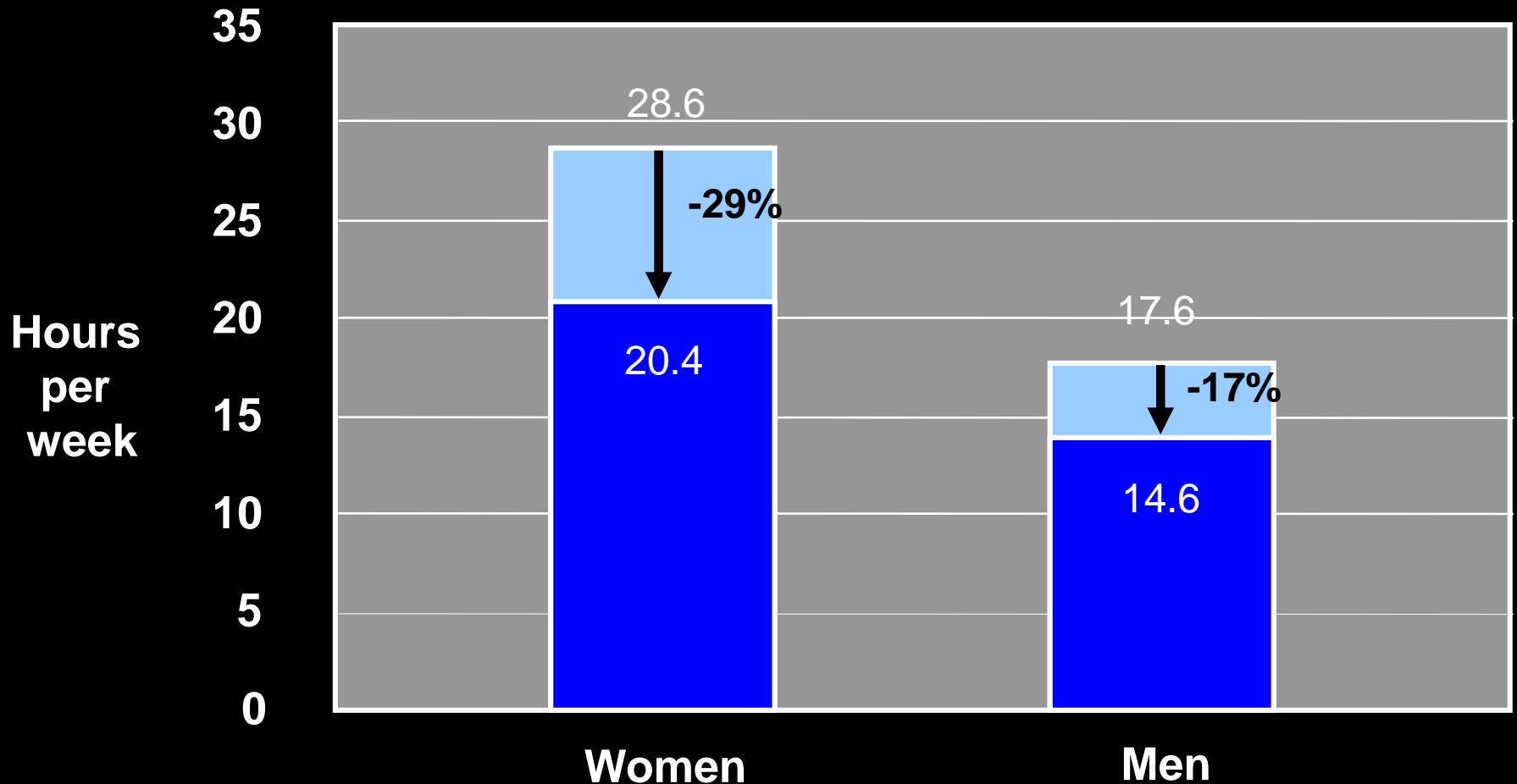
Source: Franche et al. 2006

Caregiving Hours After MSD Onset



Source: Franche et al. 2006

Caregiving Hours After MSD Onset

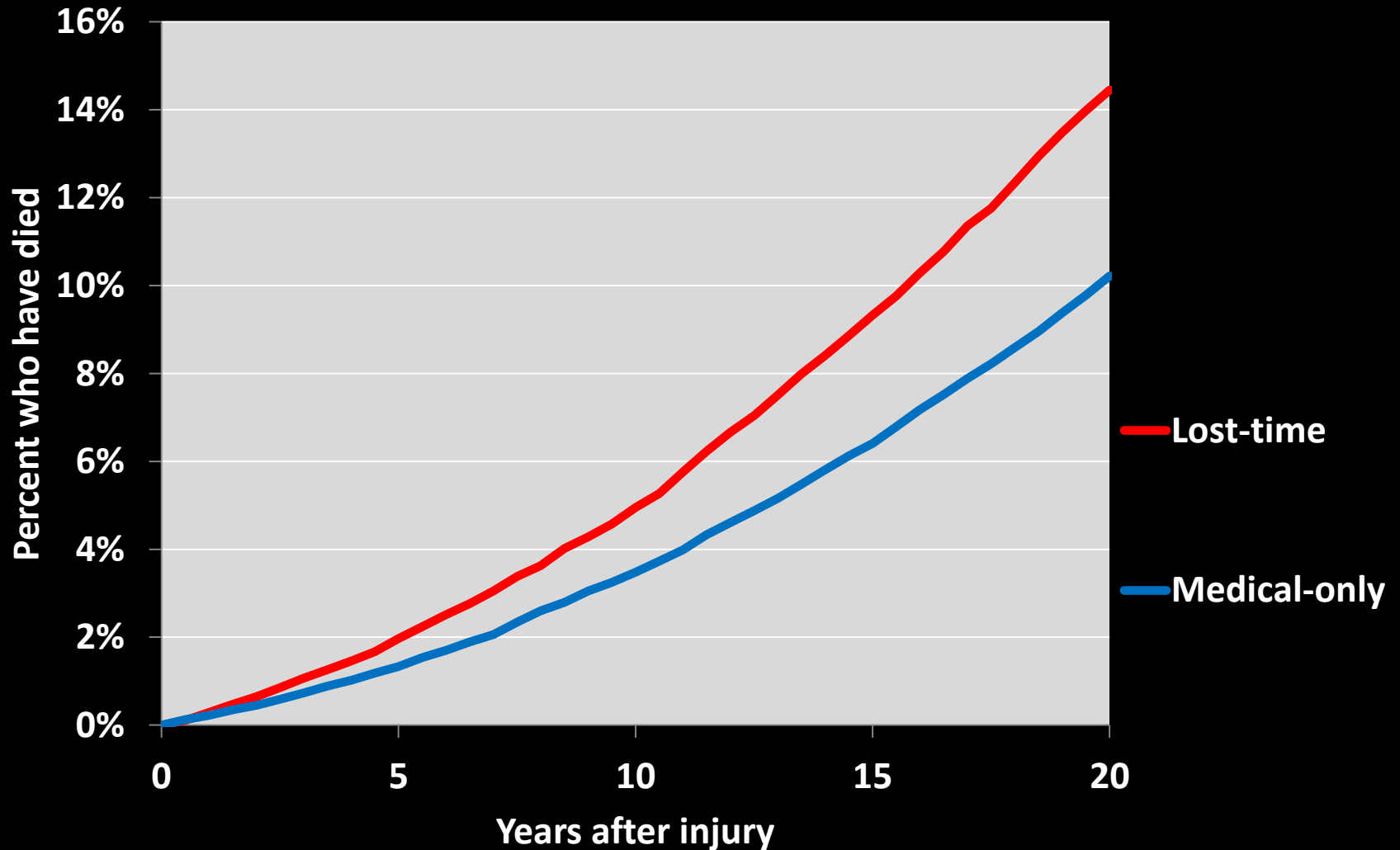


Source: Franche et al. 2006

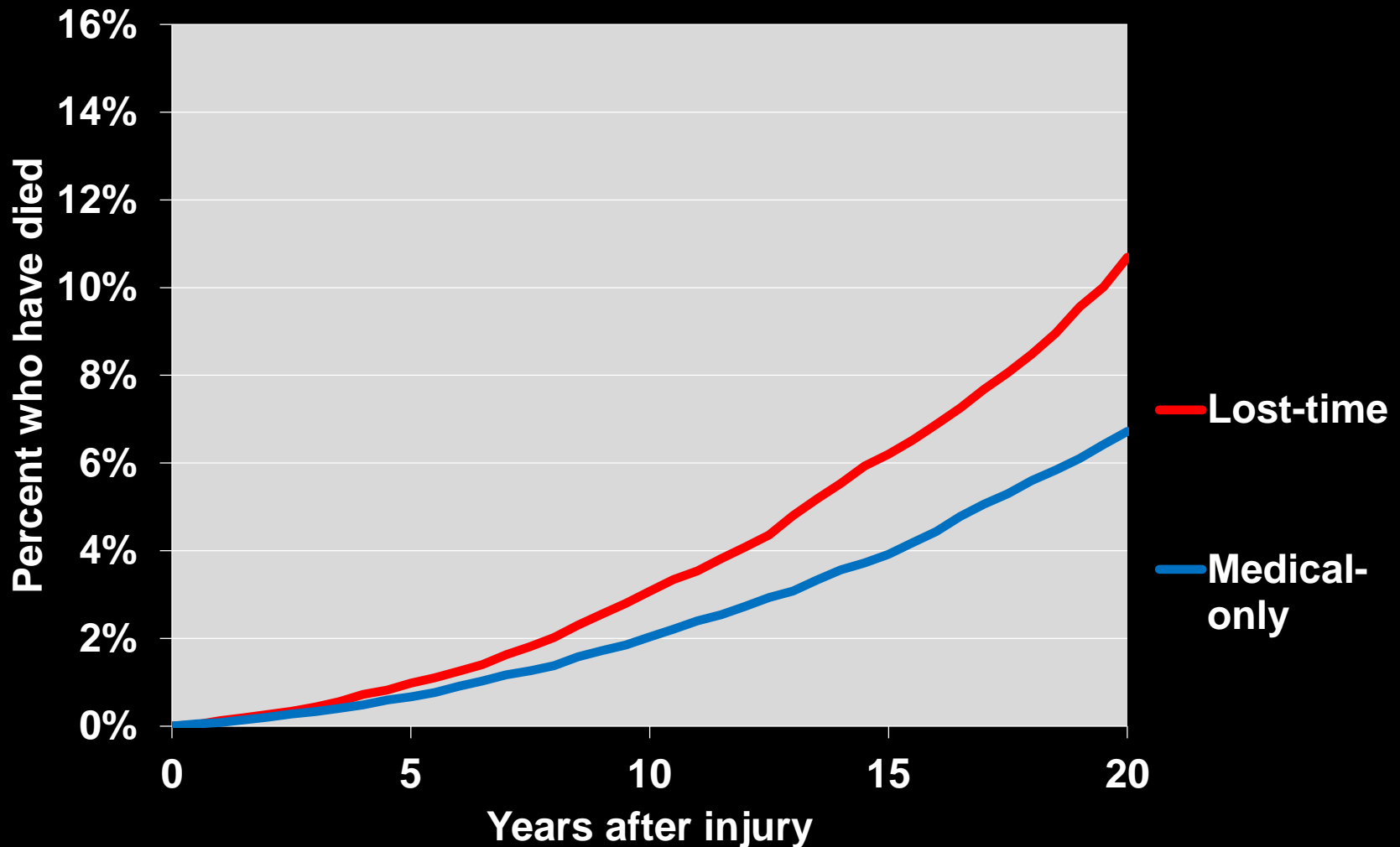
Workplace Injuries Increase Risk of Death

Lost-time Injuries Increase Mortality

Men, NM



Lost-time Injuries Increase Mortality Women, NM

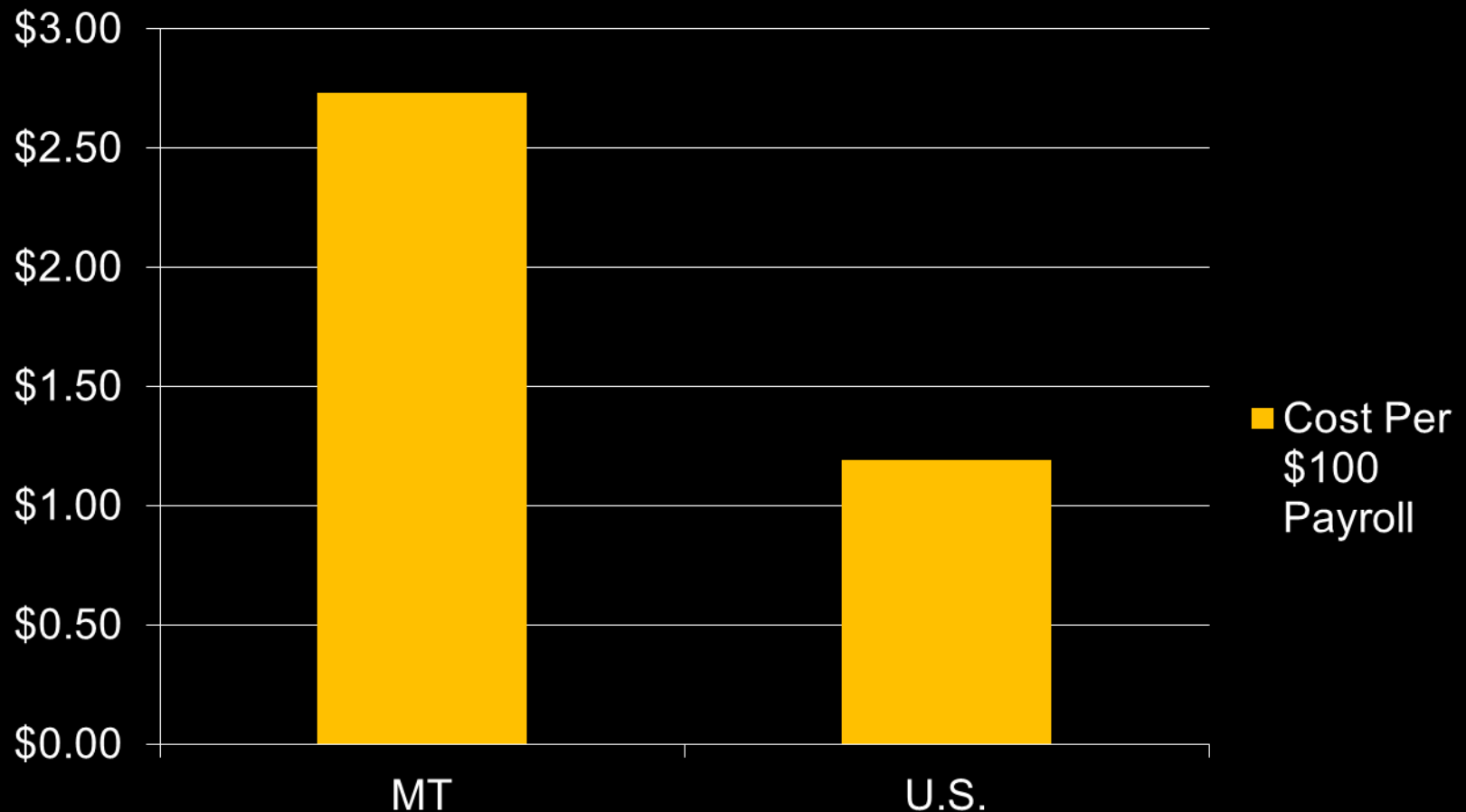


My Conclusions

- **Workplace injuries cause a loss of productivity for our society as a whole.**
- **People injured at work face substantial long-term challenges in the labor market, difficulties at home, and hazards to their health.**
- **As a society, we treat injured workers poorly.**
- **It makes sense to re-examine our laws and policies so we treat injured workers with fairness and dignity.**

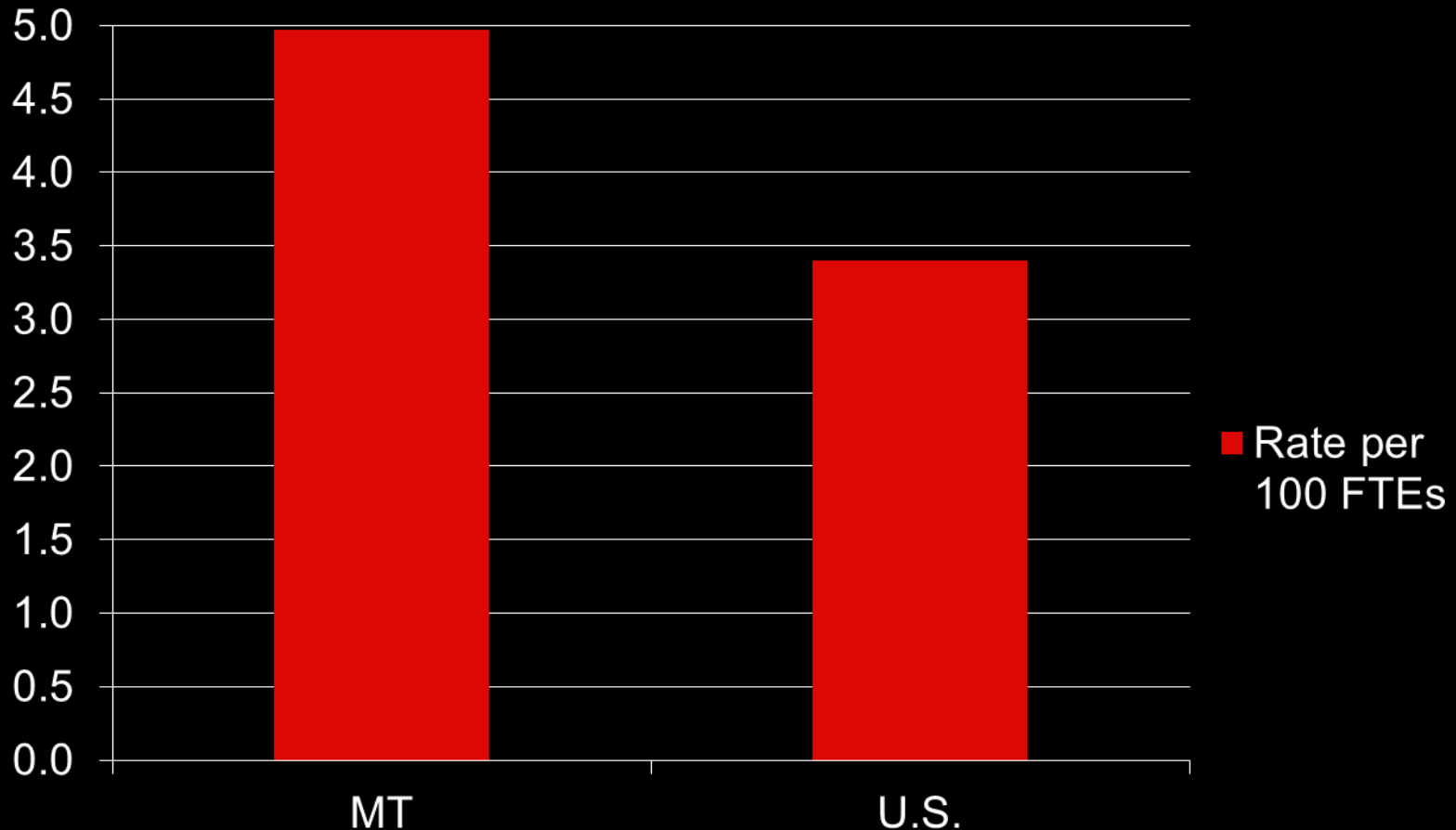


MT 2010 WC Cost / \$100 Much Higher than U.S. Average



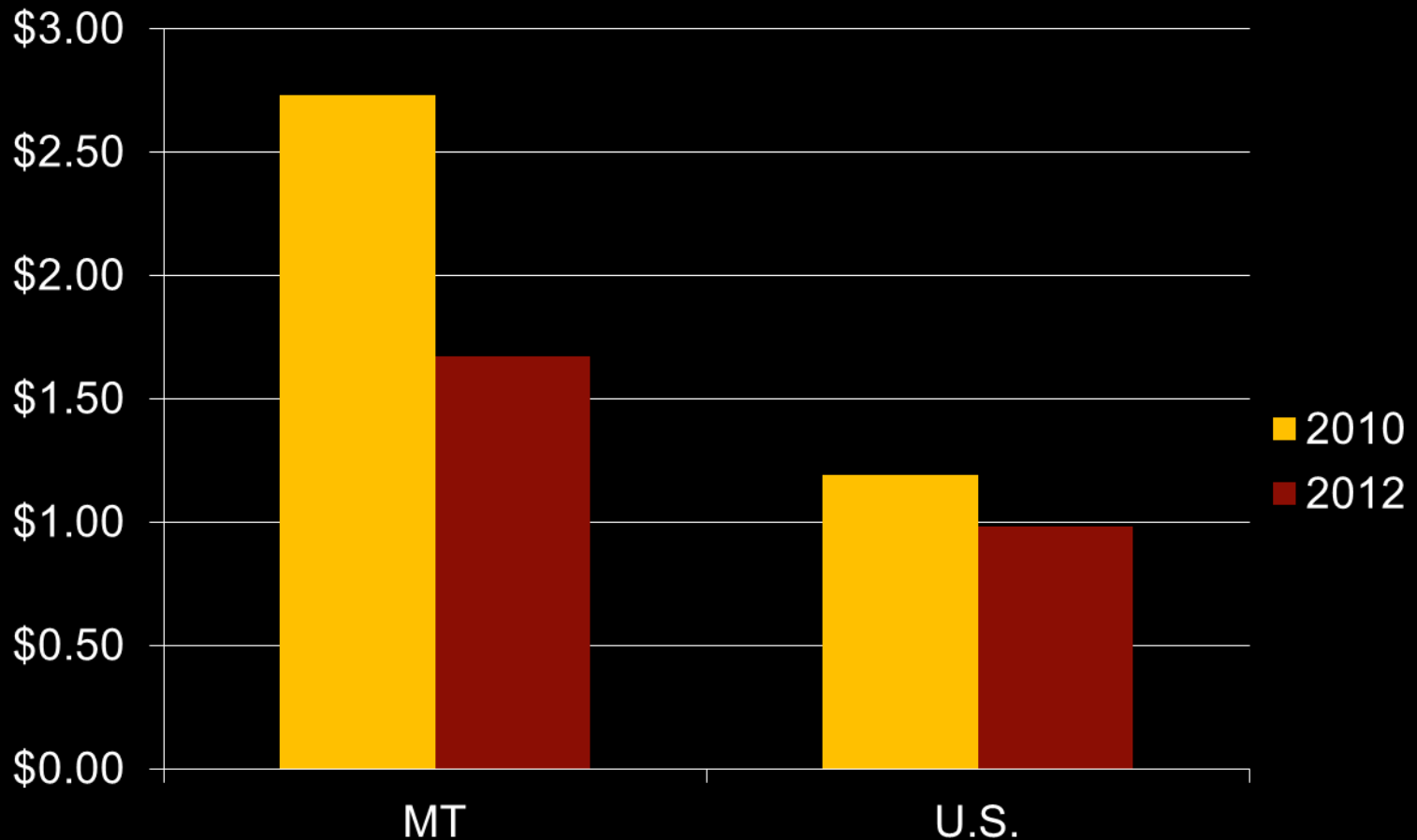
Source: NASI 2012

MT 2010 Injury Rate per 100 FTEs Much Higher than U.S. Average



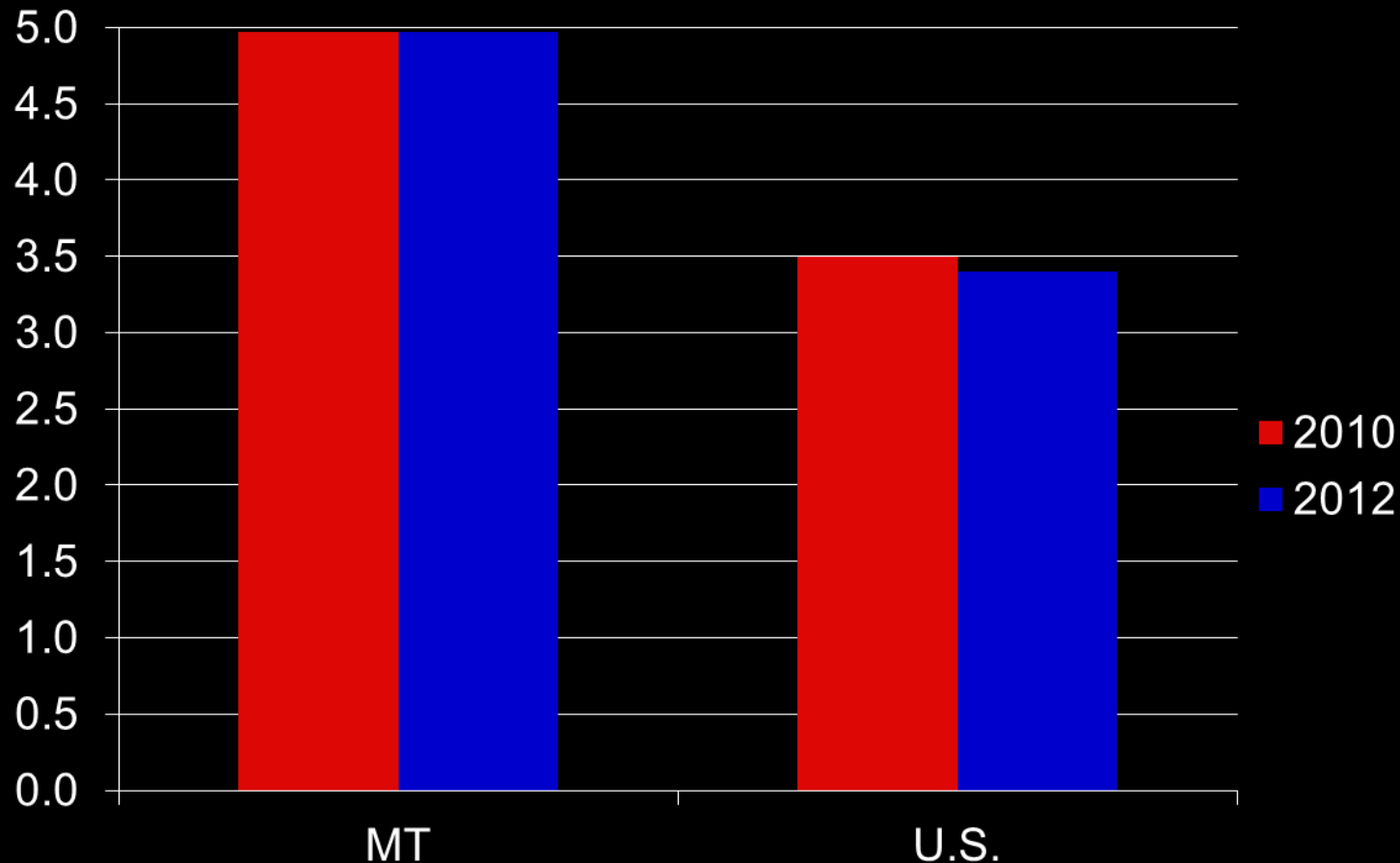
Source: BLS

MT 2012 WC Cost / \$100 Fell a Lot but Still Much Higher than U.S. Average



Source: NASI 2012, 2014

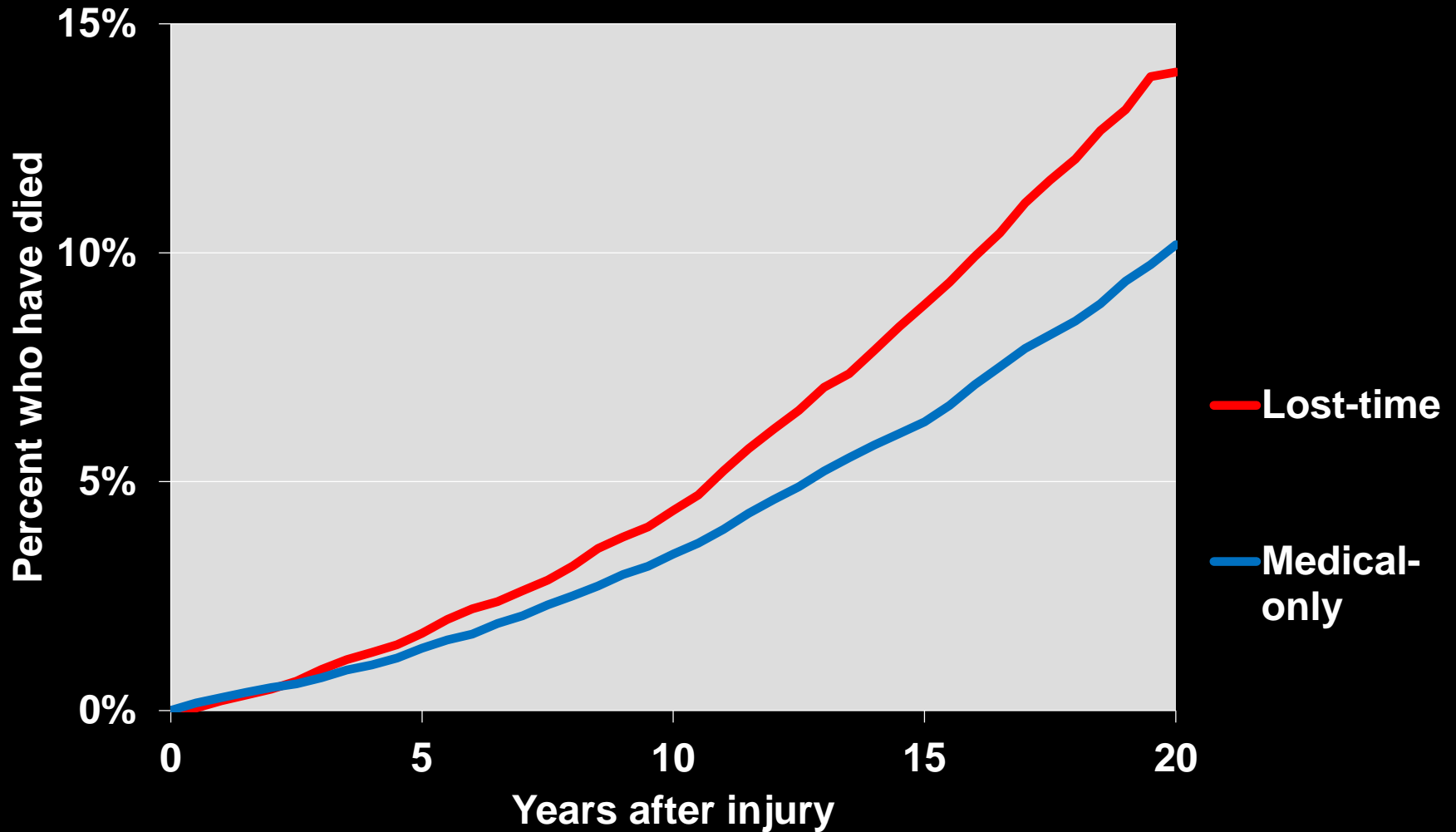
MT 2012 Injury Rate Remained Much Higher than U.S. Average



Source: BLS

Lost-time Injuries Increase Mortality

Men 35-44, NM



Lost-time Injuries Increase Mortality

Women 35-44, NM

